

LEONARD B. ZUCKER
MICHAEL S. ACKERMAN
JOEL ACKERMAN*

ZUCKER, GOLDBERG & ACKERMAN, LLC
ATTORNEYS AT LAW

FOUNDED IN 1923
AS ZUCKER & GOLDBERG

RICHARD P. HABER **
FRANCES GAMBARDIELLA
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STEVEN D. KROL
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200 SHEFFIELD STREET- SUITE 301
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MAURICE J. ZUCKER (1918-1979)
LOUIS D. GOLDBERG (1923-1967)
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For payoff/ reinstatement figures

please send your request to: zuckergoldberg.com/pr
REPLY TO NEW JERSEY ADDRESS

Pennsylvania Office:
P.O. Box 650
Hershey, PA 17033
717-533-3560
fax: 717-533-3562

OF COUNSEL:
SCOTT A. DIETTERICK, ESQ.*****
KIMBERLY A. BONNER, ESQ.*****

XCZ 84063-1/dn
Clerk, U.S. Bankruptcy Court
U.S. Courthouse
402 East State Street, 4th Floor
Trenton, NJ 08608

January 3, 2008

Re: Vincent S. Murphy
Loan No.: 5003538411
Case No.: 07-27946-KCF
Premises: 9 Assateague Road, Howell, NJ 07731
Secured Creditor: CitiMortgage, Inc., successor in interest by merger to CitiFinancial Mortgage Company Inc.

Dear Sir:

Relative to the above noted bankruptcy filed in your office, this office represents CitiMortgage, Inc., successor in interest by merger to CitiFinancial Mortgage Company Inc., the secured creditor in the above matter.

At the request of our client, we enclose herewith the Notice of Appearance.

Kindly file same in your office. Thank you.

Very truly yours,

ZUCKER, GOLDBERG & ACKERMAN

By: /s/ Joel A. Ackerman
JOEL A. ACKERMAN

JAA/dn

Enclosures

cc: Timothy P. Neumann Esq.
Andrea Dobin Trustee
Vincent S. Murphy

XCZ 84063-1/dn

ZUCKER, GOLDBERG & ACKERMAN

Attorneys for Secured Creditor

CitiMortgage, Inc., successor in interest by merger to CitiFinancial Mortgage Company Inc.

200 Sheffield Street, Suite 301

P.O. Box 1024

Mountainside, New Jersey 07092-0024

1-908-233-8500

	:	UNITED STATES BANKRUPTCY COURT
	:	FOR THE DISTRICT OF NEW JERSEY
IN RE:	:	
	:	CHAPTER 7
Vincent S. Murphy	:	
	:	CASE NO. 07-27946-KCF
DEBTOR.	:	
	:	NOTICE OF APPEARANCE

TO: THE CLERK OF THE UNITED STATES BANKRUPTCY COURT FOR
THE DISTRICT OF NEW JERSEY;

PLEASE TAKE NOTICE that the undersigned hereby enters an appearance in the above
stated action on behalf of CitiMortgage, Inc., successor in interest by merger to CitiFinancial
Mortgage Company Inc. the Secured Creditor.

ZUCKER, GOLDBERG & ACKERMAN
ATTORNEYS FOR SECURED CREDITOR

/s/ JOEL A. ACKERMAN

JOEL A. ACKERMAN
MEMBER OF THE FIRM

DATED: January 3, 2008

<p>THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.</p>

LEONARD B. ZUCKER
MICHAEL S. ACKERMAN
JOEL ACKERMAN*

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NOTICE REQUIRED BY THE
FAIR DEBT COLLECTION
PRACTICES ACT, (the act),
15 U.S.C. SECTION 1601 AS AMENDED

**THIS IS AN ATTEMPT TO COLLECT A
DEBT. ANY INFORMATION OBTAINED
WILL BE USED FOR THAT PURPOSE.**

1. The amount due on the debt, as of 01/03/08, is the sum of \$428,338.35. This sum does not include any foreclosure and bankruptcy fees and costs which have been, or may be, incurred in the future or any payments received or advances made after that date.
2. The debt described in the bankruptcy pleadings filed by the Secured Creditor herein and evidenced by the copy of the mortgage note, will be assumed to be valid by the creditor's law firm, unless debtors, within thirty (30) days after receipt of this Notice, disputes, in writing, the validity of the debt or some portion thereof.
3. If the debtor notifies the creditor's law firm in writing within thirty (30) days of the receipt of this Notice, that the debt or any portion thereof, is disputed, the creditor's law firm will obtain verification of the debt and a copy of the verification will be mailed to the debtor by the creditor's law firm.
4. If the creditor who is named as the Secured Creditor in the bankruptcy pleadings, is not the original creditor, and if the debtor makes written request to the creditor's law firm within thirty (30) days from the receipt of this Notice, the name and address of the original creditor will be mailed to the debtor by the creditor's law firm.
5. Written request should be addressed to Zucker, Goldberg & Ackerman, 200 SHEFFIELD STREET, SUITE 301, P.O. BOX 1024, MOUNTAINSIDE, NJ 07092. Please refer to our file number, which is XCZ 84063-1.